What is claimed is:

1(currently amended). A method for assessing risks, comprising: creating a questionnaire containing a series of questions for prompting a user to supply information segmented according to risk areas, wherein the risk areas encompass categories of potential losses **including legal and technological exposures in business practice, operational procedures, historical experience, compliance with regulations, and external threats including infrastructure failures and third party actions;** providing a data store for recording data identifying user responses to the questions; programming a series of scoring rules containing an algorithm whereby the user responses are interpreted as indicating a predetermined level of risk at least as to categories of said potential losses **and exposures;** presenting the questionnaire to a user and collecting the user responses in the data store; processing the user responses through the scoring rules and the algorithm to generate a report identifying risk levels according to the risk areas.

2(original). The method of claim 1, further comprising storing a series of recommendations associated with the risk areas, selecting among the recommendations as a function of at least one of the user responses and the risk levels identified by said processing step, and presenting selected ones of the recommendations in the report.

3(original). The method of claim 1, further comprising creating a database and storing the questions and the user responses for a plurality of users for comparison in risk assessments of future users.

4(original). The method of claim 1, at least one of segmenting of the risk areas, creating the questionnaire and composing the algorithm comprises reliance on available data and judgment of professionals skilled in the risk areas.

5(currently amended). The method of claim 1, wherein the risks comprise at least one of risk ~~of a claim~~ of **potential** loss **or exposure** due to computational deficiency, denial of service, security breach, violation of legal regulations, violation of established law, tortious conduct, contractual breach, insufficient capacity to meet contractual obligations, breach of commitment of confidentiality, violation of intellectual property rights, and failure to adhere to multi-jurisdictional differences in regulations.

6(currently amended). The method of claim 1, wherein the risks are selected from the group consisting of risk ~~of a claim~~ of potential loss **or exposure** due to computational deficiency, denial of service, security breach, violation of legal regulations, violation of established law, tortious conduct, contractual breach, insufficient capacity to meet contractual obligations , breach of commitment of confidentiality, violation of intellectual property rights, and failure to adhere to multi-jurisdictional differences in regulations.

7(currently amended). The method of claim 1, wherein the risks consist of risk of potential ~~a claim~~ loss **or exposure** due to computational deficiency, denial of service, security breach, violation of legal regulations, violation of established law,tortious conduct, contractual breach, insufficient capacity to meet contractual obligations, breach of commitment of confidentiality, violation of intellectual property rights, and failure to adhere to multi-jurisdictional differences in regulations.

8(original). The method of claim 1, wherein said questionnaire requires selection among a limited set of possible answers and the algorithm quantifies risk based on each possible answer.

9(original). The method of clam 8, wherein the questionnaire requires selection among yes/no and numeric answers.

10(original). The method of claim 8, wherein the questionnaire permits at least one of a missing answer and an answer indicating a lack of information, and wherein the algorithm assesses the risk levels as a function of said one of a missing answer and said lack of information.